

11/03/98



JC523 U.S. PTO

UTILITY PATENT APPLICATION TRANSMITTAL

(New Nonprovisional Applications Under 37 CFR § 1.53(b))

Attorney Docket No.
NEXTTP002

TO THE ASSISTANT COMMISSIONER FOR PATENTS:

Transmitted herewith is the patent application of () application identifier or (X) first named inventor, Jeremy R. Lent, entitled
METHOD AND APPARATUS FOR A VERIFIABLE ON LINE REJECTION OF AN APPLICANT FOR CREDIT, for a(n):

(X) Original Patent Application.

() Continuing Application (prior application not abandoned):

() Continuation () Divisional () Continuation-in-part (CIP)
of prior application No: _____ Filed on: _____

() A statement claiming priority under 35 USC § 120 has been added to the specification.

Enclosed are:

(X) Specification; 43 Total Pages.(X) Drawing(s); 19 Total Sheets.

() Oath or Declaration:

() A Newly Executed Combined Declaration and Power of Attorney:

() Signed. () Unsigned. () Partially Signed.

() A Copy from a Prior Application for Continuation/Divisional (37 CFR § 1.63(d)).

() Incorporation by Reference. The entire disclosure of the prior application, from which a copy of the
oath or declaration is supplied, is considered as being part of the disclosure of the accompanying
application and is hereby incorporated herein by reference.

() Signed Statement Deleting Inventor(s) Named in the Prior Application. (37 CFR § 163(d)(2)).

() Power of Attorney.

(X) Return Receipt Postcard.

() Associate Power of Attorney.

() A Check in the amount of \$ _____ for the Filing Fee.

() Preliminary Amendment.

() Information Disclosure Statement and Form PTO-1449.

() A Duplicate Copy of this Form for Processing Fee Against Deposit Account.

() A Certified Copy of Priority Documents (if foreign priority is claimed).

() Statement(s) of Status as a Small Entity.

() Statement(s) of Status as a Small Entity Filed in Prior Application, Status Still Proper and Desired.

() Other: _____

CLAIMS AS FILED

FOR	NO. FILED	NO. EXTRA	RATE	FEE
Total Claims	11	0	\$22.00	\$ 0.00
Independent Claims	4	1	\$82.00	\$ 82.00
Multiple Dependent Claims (if applicable)				\$0.00
Assignment Recording Fee				\$0.00
Basic Filing Fee				\$790.00
Total Filing Fee				\$ 872.00

Charge \$ _____ to Deposit Account _____ pursuant to 37 CFR § 1.25. At any time during the pendency of this
application, please charge any fees required or credit any overpayment to this Deposit Account.

Respectfully submitted,

By: _____

Lee Van Pelt, Attorney of Record, Reg. No. 38,352

Date: November 3, 1998

Correspondence Address:

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I hereby certify that this is being deposited with the U.S. Postal
Service "Express Mail Post Office to Addressee" service under
37 CFR § 1.10 on the date indicated below and is addressed to:

Assistant Commissioner for Patents
Box Patent Application
Washington, D.C. 20231

By: _____

Typed Name: Jodie M. Price

Express Mail Label No.: EL189955392US

Date of Deposit: November 3, 1998

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